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Form clsnodsc - ntcclsnodis

### UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 12-39259-JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Todd R Krout

dba Eagle Express Transportation, LLC

51 Knoll Dr

Blackwood, NJ 08012

Social Security No.:

xxx-xx-0782

Employer's Tax I.D. No.:

### NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above—named case will be closed without entry of discharge on or after May 7, 2018 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 5, 2018

JAN: kvr

Jeanne Naughton Clerk

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Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Todd R Krout Debtor Case No. 12-39259-JNP Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Apr 05, 2018 Form ID: clsnodsc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db +Todd R Krout, 51 Knoll Dr, Blackwood, NJ 08012-5410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 21:57:30 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2018 21:57:29 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

on behalf of Creditor Denise E. Carlon Wells Fargo Bank, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Frances Gambardella on behalf of Creditor Wells Fargo Bank, N.A.

bankruptcynotice@zuckergoldberg.com

ecfmail@standingtrustee.com, summarymail@standingtrustee.com on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, Isabel C. Balboa Isabel C. Balboa summarymail@standingtrustee.com

Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com Joel A. Ackerman

Lee J. Mendelson on behalf of Creditor Integrated Vehicle Leasing, Inc.

lmendelson@moritthock.com

Nona Ostrove on behalf of Creditor Knoll Run Condo Association nostrove@ostrovelaw.com

Ronald E. Norman on behalf of Debtor Todd R Krout ronaldenorman@comcast.net, dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

Stephen E. Turman on behalf of Creditor Integrated Vehicle Leasing, Inc. sturman@moritthock.com

TOTAL: 11